

During the 2005 legislative session, the Missouri legislature passed Senate Bill 500. A significant part of the bill requires licensed health insurers and health maintenance organizations (HMOs) to include coverage in their benefit packages for the services provided under the First Steps Program.

The First Steps Program is administered by the Missouri Department of Elementary and Secondary Education (DESE). It is an early intervention program operated with state and federal funds that provides a variety of services, including therapy services (physical therapy, occupational therapy, speech/language therapy, assistive technology, etc.) for children with developmental delays and other qualifying medical conditions between the ages of birth and three years. The federal portion of the First Steps Program is authorized under Part C of the Individuals with Disabilities Education Act (IDEA).

SB 500 requires the Missouri Department of Commerce & Insurance (DCI) to report annually to the Missouri General Assembly on:

1. the number of children receiving private insurance coverage for First Steps services, excluding children whose insurers elect a form of bulk payment; and
2. the total amount paid on behalf of such children under private insurance coverage.

See section 376.1218.9 RSMo. for more information.

The DCI collects these data from DESE. Data reported by DESE for 2023 are as follows:

Number of children receiving private insurance coverage under 376.1218, excluding those whose private insurer elects a form of bulk payment	406
Total amount paid	\$79,576